

**** SECTION 362 INFORMATION SHEET ****Seema Khan
DEBTORNV362#Chapter 13
Case No.: 09-20093-bam

Wells Fargo Bank, N.A.

MOVANT

PROPERTY INVOLVED IN THIS MOTION: 5965 Indian Sunset St., Las Vegas NV 89148

NOTICE SERVED ON: Debtor(s) ____x____; Debtor (s) Counsel ____x____; Trustee ____x____

DATE OF SERVICE: _____

MOVING PARTY'S CONTENTIONS:

The EXTENT and PRIORITY of LIENS:

1st Wells Fargo Bank, N.A. (PB \$218,183.91)

Taxes Clark County Treasurer (PB \$750.00)

Total Encumbrances: \$218,933.91

APPRAISAL or OPINION as to VALUE:

"Per attached Schedule "A" \$186,850.00

TERMS OF MOVANT'S CONTRACT
WITH THE DEBTOR

Amount of Note: \$218,500.00

Interest Rate: 5.0

Duration: 30 Year

Payment Per Month: \$ 1,140.73

Date of Default: April 1, 2009

Amount of Arrearages:

3 Monthly Payments(s) at \$957.44 \$2,872.32

(December 1, 2009 - February 1, 2010)

2 Late Charge(s) at \$37.50 \$75.00

(December 1, 2009 - January 1, 2010)

Motion for Relief Filing Fee \$150.00

Attorneys Fees \$750.00

Total \$3,847.32

Date of Notice of Default: March 30, 2009

SPECIAL CIRCUMSTANCES: I, Gregory L.

Wilde, hereby certify that an attempt has been made to confer with debtor(s) counsel, or with debtor(s) and that more than two (2) business days have expired, and that after sincere effort to do so, counsel has been unable to resolve this matter without court action.

SUBMITTED BY: _____

SIGNATURE: _____

DEBTOR'S CONTENTIONS:

The EXTENT and PRIORITY of LIENS:

1st 218,183⁹¹2nd 750⁰⁰

Total Encumbrances: \$ _____

APPRAISAL or OPINION as to VALUE:

186,850⁰⁰OFFER OF "ADEQUATEPROTECTION" FOR MOVANT:*Made 4/1/10 payment timely
pay arrears over 6 months
beginning 4/20/10*

SPECIAL CIRCUMSTANCES:

SUBMITTED BY: _____

SIGNATURE: _____

NEWARK & NEWARK LAW FIRM
RICHARD C. NEWARK, ESQ.
Nevada Bar #002763
NARRAH F. NEWARK, ESQ.
Nevada Bar #008201
201 Las Vegas Blvd, S., #350
Las Vegas, NV 89101
(702) 888-2525
Fax: (702) 888-2526
E-mail: BK@nnbklaw.com
Attorneys for Debtor(s)

E-Filed on February 22, 2010

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

In re:)	Chapter 13
)	Case No. 09-20093-bam
SEEMA KHAN)	
)	
Debtor(s).)	DATE: 3/16/2010
)	TIME: 1:30 p.m.

OPPOSITION TO MOTION FOR RELIEF FROM AUTOMATIC STAY

COMES NOW, the Debtor, SEEMA KHAN, by and through her attorneys, NARRAH F. NEWARK of NEWARK & NEWARK LAW FIRM, and respectfully requests this Court to deny the MOTION FOR RELIEF FROM THE AUTOMATIC STAY filed by WELLS FARGO BANK NA, by and through its attorneys, GREGORY L. WILDE of WILDE & ASSOCIATES and TIFFANY & BOSCO.

POINTS AND AUTHORITIES

11 USC Section 362 (d) (1) states that the Court may terminate, modify or condition stay

"for cause, including the lack of adequate protection of an interest in property of such party in interest;---

11 USC Section 362 (d) (2) the Court may terminate, modify or condition a stay

"with respect to a stay of an act against property under subsection (a) of this section, if-

(A) the debtor does not have an equity in such property AND

(B) such property is not necessary to an effective reorganization

STATEMENT OF FACTS

Debtor's property has liens of approximately \$218,933.91 for the property located at 5965 Indian Sunset St., Las Vegas, NV 89148, and the home is necessary for an effective reorganization. Debtor believes that she may have minimal equity in the property.

11 USC Section 362 (d) (1) may apply as:

1. Debtor acknowledges that if she is late on the post petition mortgage payments, she will need some time to acquire the necessary funds to cure all post-petition arrearages.

2. Debtor's intention is to stay current on future post-petition mortgage payments.

THEREFORE, Debtor requests that the motion filed be denied under 11 USC Section (d) (1) or (2), and that any action on creditor's behalf be stayed for an adequate amount of time to allow Debtor to become current on the post petition mortgage arrearages, if necessary, and/or to Stipulate to an Order Re Adequate Protection.

Respectfully submitted:

NEWARK & NEWARK

By: /s/ NARRAH F. NEWARK
NARRAH F. NEWARK, ESQ.
NB#008201
Attorney for Debtor(s)

**CERTIFICATE OF MAILING OF OPPOSITION TO MOTION
FOR RELIEF FROM AUTOMATIC STAY**

I hereby certify that on February 22, 2010, I faxed and mailed a true and correct copy by facsimile and by first class mail, postage prepaid, to the below named the
OPPOSITION TO MOTION FOR RELIEF FROM AUTOMATIC STAY:

Wells Fargo Bank NA
c/o Greg Wilde, Esq.
Wilde & Associates
208 S. Jones
Las Vegas, NV 89107
VIA FACSIMILE & ECF

Rick Yarnall, Trustee
701 E Bridger #820
Las Vegas, NV 89101
VIA ECF

Seema Khan
5965 Indian Sunset St.
Las Vegas, NV 89148

/s/ Betsy L. Smith
An employee of NEWARK & NEWARK LAW FIRM